

Fill in this information to identify the case:

Debtor 1 David Alderfer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-11666

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. as s/b/m to First Niagara Bank N.A. Court claim no. (if known): n/a

Last 4 digits of any number you use to identify the debtor's account: _____

6 6 4 9

Date of payment change:

Must be at least 21 days after date of this notice

09/01/2022

New total payment:

\$ 1,139.09

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,132.04

New escrow payment: \$ 1,139.09

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 David Alderfer
First Name Middle Name Last Name

Case number (if known) 22-11666

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Reilly Fiske
Signature

Date 08/09/2022

Print: Reilly Fiske
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723

Email bk_specialists@keybank.com



KeyBank
Mortgage Loan Servicing
4910 Tiedeman Rd
OH-01-MS-SER1
Brooklyn, OH 44144



July 26, 2022

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: xxxxxxxx6649

DAVID D ALDERFER
240 MORWOOD RD
HARLEYSVILLE PA 19438-1627

PLEASE REVIEW THIS STATEMENT CLOSELY-YOUR MORTGAGE PAYMENT MAY BE AFFECTED

Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

Clients that Utilize Auto Debit- If you control an automatic payment function and your payment is scheduled for a future payment change, please remember to update the amount you wish to send. If you have authorized KeyBank to debit your payments, the new payment below will automatically be debited on your auto-pay date.

Your current payment is:

PRINCIPAL & INTEREST	592.20
ESCROW	376.73
TOTAL PAYMENT:	968.93

Your **new monthly payment** for the next 12 months **effective 09/01/22** is:

PRINCIPAL & INTEREST	592.20
ESCROW	546.89
ADJUSTMENT	0.00
TOTAL	1,139.09

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM SEP 2021 THROUGH AUG 2022 (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

MONTH	PAYMENTS PROJECTED	To ESCROW ACTUAL	PROJECTED	PAYMENTS FROM DESCRIPTION	ESCROW ACTUAL	DESCRIPTION	ESCROW PROJECTED	BALANCE ACTUAL
STARTING	BALANCE						1,079.59	(24,146.93)
SEP	539.84	0.00	0.00		0.00		1,619.43	(24,146.93)
OCT	539.84	0.00	0.00		0.00		2,159.27	(24,146.93)
NOV	539.84	0.00	0.00		0.00		2,699.11	(24,146.93)
DEC	539.84	0.00	0.00		0.00		3,238.95	(24,146.93)
JAN	539.84	0.00	0.00		0.00		3,778.79	(24,146.93)
FEB	539.84	0.00	0.00	TWN/TWNSHP/S	1,085.46	*TWN/TWNSHP/S	4,318.63	(25,232.39)
MAR	539.84	0.00	1,040.46	TWN/TWNSHP/S	0.00	*TWN/TWNSHP/S	3,818.01	(25,232.39)
MAR	0.00	0.00	0.00	HAZARD INSUR	930.51	*HAZARD INSUR	3,818.01	(26,162.90)
APR	539.84	0.00	0.00		0.00		4,357.85	(26,162.90)
MAY	539.84	0.00	930.51	HAZARD INSUR	930.51	HAZARD INSUR	3,967.18	(27,093.41)
JUN	539.84	0.00	0.00		0.00		4,507.02	(27,093.41)
JUL	539.84	33,365.02	0.00		0.00	#	5,046.86	6,271.61
AUG	539.84	539.84	4,507.02	SCHOOL TAX	4,546.64	*#SCHOOL TAX	1,079.68	2,264.81



NAME: DAVID D ALDERFER

Continue of Account: xxxxxxxx6649
For ESCROW DISCLOSURE STATEMENT

MONTH	PAYMENTS To ESCROW		PROJECTED	PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL		PROJECTED	ACTUAL		PROJECTED	ACTUAL
TOTALS:	\$6,478.08	\$33,904.86	\$6,477.99		\$7,493.12			

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$6,477.99. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$1,079.67 OR 1/6 OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT, UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT.

AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-422-2442.

= THIS YEAR PROJECTED AMOUNTS

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- PROJECTIONS

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

***** PROJECTED ESCROW DISBURSEMENTS ****

TAXES	1,085.46
HAZARD INS	930.51
TAXES	4,546.64

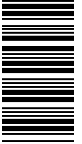
TOTAL PROJECTED ESCROW DISBURSEMENTS: 6,562.61 ESCROW PAYMENT CALCULATION: \$6562.61 / 12 = 546.88

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	-----PROJECTED PAYMENTS-----	-----ESCROW REQUIRED	BALANCE-----PROJECTED
STARTING	BALANCE				1,093.70	2,264.81
SEP	546.89	0.00			1,640.59	2,811.70
OCT	546.89	0.00			2,187.48	3,358.59
NOV	546.89	0.00			2,734.37	3,905.48
DEC	546.89	0.00			3,281.26	4,452.37
JAN	546.89	0.00			3,828.15	4,999.26
FEB	546.89	0.00			4,375.04	5,546.15
MAR	546.89	1,085.46	TWN/TWNSHP/S		3,836.47	5,007.58
APR	546.89	0.00			4,383.36	5,554.47
MAY	546.89	930.51	HAZARD INSUR		3,999.74	5,170.85
JUN	546.89	0.00			4,546.63	5,717.74
JUL	546.89	0.00			5,093.52	6,264.63
AUG	546.89	4,546.64	SCHOOL TAX		1,093.77	2,264.88
TOTALS:	\$6,562.68	\$6,562.61				

CUSHION SELECTED BY SERVICER: 1,093.77

YOUR ENDING ESCROW BALANCE FROM THE LAST MONTH OF THE ACCOUNT HISTORY IS \$2,264.81, YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$1,093.70. THIS MEANS YOU HAVE A SURPLUS OF \$1,171.11. WE HAVE DECIDED TO RETAIN THE SURPLUS BECAUSE OF DELINQUENCY.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.



NAME: DAVID D ALDERFER

Continue of Account: xxxxxxxx6649
For ESCROW DISCLOSURE STATEMENT

Hazard Insurance – You must carry hazard insurance in accordance with the terms of your loan. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Flood Insurance – Flood insurance is required if your property is located in a special flood hazard area, as determined by the federal government. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Property Taxes- We are not notified by taxing authorities of changes of assessment or exemptions. It is important for you to notify us of any changes so we can adjust your escrow accordingly. If you receive a tax bill, please send it to KeyBank National Association, 4910 Tiedeman Rd, OH-01-MS-SER3, Brooklyn, OH 44144. Attn: Escrow Servicing. If you have any questions regarding your account, please call Escrow Servicing at 1-800-422-2442.

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio (Cleveland)

In Re: David Alderfer

Case No. 22-11666

Debtor(s).

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on August 9, 2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
ROBERT EDWARD ANGST

Trustee
KENNETH E. WEST

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

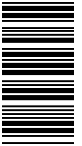
Debtor

David Alderfer
240 Morwood Road
Harleysville, PA 19438

/s/Reilly Fiske
Bankruptcy Specialist
KeyBank N.A.



KeyBank
Mortgage Loan Servicing
4910 Tiedeman Rd
OH-01-MS-SER1
Brooklyn, OH 44144



July 08, 2022

ESCROW ACCOUNT DISCLOSURE STATEMENT

(IF YOU HAVE NOT RECEIVED A COUPON BOOK OR BILLING STATEMENT IT WILL ARRIVE SHORTLY, UNLESS YOU ARE ON AUTODRAFT.)

STRAUDIE A BRYANT
270 WINBOURNE RD
ROCHESTER NY 14619-0000

PLEASE REVIEW THIS STATEMENT CLOSELY-YOUR MORTGAGE PAYMENT MAY BE AFFECTED

Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM JAN 2021 THROUGH AUG 2022 (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

LOAN NUMBER: xxxxxxxx7467 JAN 2021 THRU AUG 2022

PAST YEARS PAYMENTS BREAKDOWN:	PRINCIPAL & INT	330.17
	ESCROW	391.17
	TOTAL PAYMENT:	721.34

MONTH	PAYMENTS PROJECTED	To ESCROW ACTUAL	PROJECTED	PAYMENTS FROM DESCRIPTION	ESCROW ACTUAL	DESCRIPTION	ESCROW PROJECTED	BALANCE ACTUAL
STARTING	BALANCE						1,115.33	(8,058.98)
JAN	371.35	0.00	352.00	CITY TAX	370.00	*CITY TAX	1,134.68	(8,428.98)
JAN	0.00	0.00	987.79	TWN/TWNSHP/S	1,082.46	*TWN/TWNSHP/S	146.89	(9,511.44)
FEB	371.35	360.26	0.00		0.00		518.24	(9,151.18)
MAR	371.35	360.26	352.00	CITY TAX	370.00	*CITY TAX	537.59	(9,160.92)
APR	371.35	6,806.96	0.00		0.00		908.94	(2,353.96)
MAY	371.35	1,058.43	0.00		0.00		1,280.29	(1,295.53)
JUN	371.35	352.81	0.00		0.00		1,651.64	(942.72)
JUL	371.35	705.62	991.34	CITY TAX	1,025.52	*CITY TAX	1,031.65	(1,262.62)
JUL	0.00	0.00	0.00	HAZARD INSUR	1,483.00	*HAZARD INSUR	1,031.65	(2,745.62)
AUG	371.35	0.00	1,403.00	HAZARD INSUR	0.00	*HAZARD INSUR	0.00	(2,745.62)
SEP	371.35	742.70	370.00	CITY TAX	363.00	*CITY TAX	1.35	(2,365.92)
OCT	371.35	0.00	0.00		0.00		372.70	(2,365.92)
NOV	371.35	371.35	0.00		0.00		744.05	(1,994.57)
DEC	371.35	0.00	0.00		0.00		1,115.40	(1,994.57)
JAN	0.00	0.00	0.00	CITY TAX	363.00	*CITY TAX	1,115.40	(2,357.57)
JAN	0.00	0.00	0.00	TWN/TWNSHP/S	1,109.46	*TWN/TWNSHP/S	1,115.40	(3,467.03)
MAR	0.00	0.00	0.00	CITY TAX	363.00	*CITY TAX	1,115.40	(3,830.03)
JUN	0.00	4,774.23	0.00		0.00		1,115.40	944.20
JUL	0.00	1,173.51	0.00	CITY TAX	1,025.52	*#CITY TAX	1,115.40	1,092.19
AUG	0.00	391.17	0.00	HAZARD INSUR	1,483.00	*#HAZARD INSUR	1,115.40	0.36



NAME: STRAUDIE A BRYANT

Continue of Account: xxxxxxxx7467
For ESCROW DISCLOSURE STATEMENT

MONTH	PAYMENTS TO ESCROW PROJECTED	ACTUAL	PROJECTED	PAYMENTS FROM DESCRIPTION	ESCROW ACTUAL	DESCRIPTION	ESCROW PROJECTED	BALANCE ACTUAL
TOTALS:	\$4,456.20	\$17,097.30	\$4,456.13		\$9,037.96			

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$4,456.13. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$742.69 OR 1/6 OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT, UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT.

AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-422-2442.

= THIS YEAR PROJECTED AMOUNTS

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT- PROJECTIONS

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

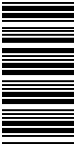
LOAN NUMBER: xxxxxxxx7467 Sep 2022 THRU AUG 2023

***** PROJECTED ESCROW DISBURSEMENTS ****

CITY TAX	2,114.52
TAXES	1,109.46
HAZARD INS	1,483.00

TOTAL PROJECTED ESCROW DISBURSEMENTS: 4,706.98 ESCROW PAYMENT CALCULATION: \$4706.98 / 12 = 392.25

MONTH	TO ESCROW	FROM ESCROW	-----PROJECTED PAYMENTS----- DESCRIPTION	-----ESCROW REQUIRED	BALANCE----- PROJECTED
STARTING	BALANCE			(0.02)	0.36
SEP	392.25	363.00	CITY TAX	29.23	29.61
OCT	392.25	0.00		421.48	421.86
NOV	392.25	0.00		813.73	814.11
DEC	392.25	0.00		1,205.98	1,206.36
JAN	392.25	363.00	CITY TAX	1,235.23	1,235.61
JAN	0.00	1,109.46	TWN/TWNSHP/S	125.77	126.15
FEB	392.25	0.00		518.02	518.40
MAR	392.25	363.00	CITY TAX	547.27	547.65
APR	392.25	0.00		939.52	939.90
MAY	392.25	0.00		1,331.77	1,332.15
JUN	392.25	0.00		1,724.02	1,724.40
JUL	392.25	1,025.52	CITY TAX	1,090.75	1,091.13
AUG	392.25	1,483.00	HAZARD INSUR	0.00	0.38
TOTALS:	\$4,707.00	\$4,706.98			



NAME: STRAUDIE A BRYANT

Continue of Account: xxxxxxxx7467
For ESCROW DISCLOSURE STATEMENT

CUSHION SELECTED BY SERVICER: 0.00

YOUR ENDING ESCROW BALANCE FROM THE LAST MONTH OF THE ACCOUNT HISTORY IS \$0.36, YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$(0.02). THIS MEANS YOU HAVE A SURPLUS OF \$110.45. WE HAVE DECIDED TO RETAIN THE SURPLUS BECAUSE OF DELINQUENCY.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.



NAME: STRAUDIE A BRYANT

Continue of Account: xxxxxxxx7467
For ESCROW DISCLOSURE STATEMENT

BELOW IS YOUR NEW MONTHLY PAYMENT BREAKDOWN FOR THE NEXT 12 MONTHS EFFECTIVE 09/01/22

PRINCIPAL & INT	330.17
ESCROW	392.25
ADJUSTMENT	0.00
TOTAL	722.42

Hazard Insurance – You must carry hazard insurance in accordance with the terms of your loan. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, PO Box 1868, Kennesaw GA 30156. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Flood Insurance – Flood insurance is required if your property is located in a special flood hazard area, as determined by the federal government. The mortgagee clause on your insurance policy must read as follows KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If your loan is through State of New York Mortgage Agency (SONYMA) your mortgagee clause must read as: State of New York Mortgage Agency, C/O KeyBank National Association, its successors and assigns, 11501 Outlook Street, Suite 300, Overland Park KS 66211. If at any time we do not receive acceptable proof of property insurance in force, we will secure such property insurance at your expense. The insurance may be more expensive and not provide as much coverage as you could obtain on your own. If you incur an insurance loss, contact your local branch upon receipt of a settlement check and estimate of damage. Settlement check will include the bank as payee.

Property Taxes- We are not notified by taxing authorities of changes of assessment or exemptions. It is important for you to notify us of any changes so we can adjust your escrow accordingly. If you receive a tax bill, please send it to KeyBank National Association, 4910 Tiedeman Rd, OH-01-MS-SER3, Brooklyn, OH 44144. Attn: Escrow Servicing. If you have any questions regarding your account, please call Escrow Servicing at 1-800-422-2442.

UNITED STATES BANKRUPTCY COURT
Western District of New York (Rochester)

In Re: Straudie A. Bryant

Case No. 17-21098

Debtor(s).

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on August 9, 2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
John D. Wieser

Trustee
George M. Reiber

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Straudie A. Bryant
270 Winbourne Road
Rochester, NY 14619

/s/Reilly Fiske
Bankruptcy Specialist
KeyBank N.A.